

Listing of Claims

Please amend claims 27, 37 and 42. The Listing of Claims below will replace all prior versions of the claims in the application.

Claims 1-26 (canceled)

27. (Currently amended) A computer system that delivers financial messages to individual clients comprising:

a processor and memory;

the memory storing a messaging system that further comprises a registration system module, a message creation system module and an intervention system module;

the processor executing the registration system module that registers in the memory user preferences that determine financial messages to deliver to individual clients;

the processor executing the message creation system module that automatically creates financial messages in accordance with the registered user preferences for the individual clients and delivers the automatically created financial messages to the individual clients after a predetermined delay;

the processor executing the intervention system module that, during the delay, ~~presents~~ generates a user interface through which to present at least one financial message from among the automatically generated financial messages ~~through a user interface~~, receives user commands input through the user interface to modify the at least one financial message, and modifies content of the at least one financial message according the user commands, resulting in a modified financial message that is delivered to the individual client by the processor executing the message creation system module.

28. (Previously presented) The system of claim 27, wherein said intervention system module modifies the content of the at least one financial message by adding a

touchpoint to the at least one financial message during the delay, the touchpoint being a personalized message to the individual client.

29. (Canceled)

30. (Previously presented) The system of claim 27, further comprising a financial adviser interface module stored in the memory, the processor executing the financial adviser interface module that presents the registered user preferences for the individual clients through a user interface, receives user commands input through the user interface, and modifies the registered user preferences of the individual clients according to the user commands.

31. (Previously presented) The system of claim 30, wherein the user commands that modify the registered user preferences comprise at least one of editing the registered user preferences of the individual clients and designating additional user preferences to register for the individual clients.

32. (Previously presented) The system of claim 27, wherein the registration system module comprises a registration interface module stored in the memory, the processor executing the registration interface module that presents a user interface through which the user preferences that determine the financial message to deliver to the individual clients are designated.

33. (Previously presented) The system of claim 27, wherein the system is accessed by the individual clients from an online financial transaction forum.

34. (Previously presented) The system of claim 27, further comprising a financial adviser interface module stored in the memory, the processor executing a financial

advisor interface module that presents an advisor client user preference designation interface through which user preferences are designated for the individual clients, an advisor preference interface through which advisor message preferences are designated, and an advisor message inbox through which messages received from the individual clients and advisors are viewed.

35. (Canceled)

36. (Previously presented) The system as recited by claim 27, wherein the financial messages are delivered by electronic mail, facsimile, telephone, or wireless device.

37. (Currently amended) A computer system that delivers financial messages to individual clients comprising:

a processor and memory;

the memory storing a messaging system that further comprises a message creation system module and an intervention system module;

the processor executing the message creation system module that automatically creates financial messages and delivers the automatically created financial messages to the individual clients after a predetermined delay;

the processor executing the intervention system module that, during the delay, ~~presents~~ generates a user interface through which to present at least one financial message from among the automatically generated financial messages ~~through a user interface~~, receives user commands input through the user interface to modify the at least one financial message, and modifies content of the at least one financial message according to the user commands, resulting in a modified financial message that is delivered to the individual client by the processor executing the message creation system module.

38. (Previously presented) The system of claim 37, wherein said intervention system module modifies the content of the at least one financial message by adding a touchpoint to the at least one financial message during the delay, the touchpoint being a personalized message to the individual client.

39. (Canceled)

40. (Canceled)

41. (Previously presented) The system of claim 37, further comprising a financial adviser interface module stored in the memory, the processor executing the financial adviser interface module that presents the registered user preferences for the individual clients through a user interface, receives user commands input through the user interface and modifies the registered user preferences of the individual clients according to the user commands, the user commands comprising at least one of editing the registered user preferences of the individual clients and designating additional user preferences to register for the individual clients.

42. (Currently amended) A computerized method for delivering financial messages to individual clients comprising:
automatically creating financial messages for delivery to the individual clients;
delaying delivery of at least one of the financial messages to an individual client;
and

during the delay, ~~presenting~~ generating a user interface through which to present the at least one financial message from among the automatically generated financial messages ~~through a user interface~~; receiving user commands input through the user interface to modify the at least one financial message; and modifying content of the at

least one financial message according to the user commands, resulting in a modified financial message; and

delivering the modified financial message to the individual client.

43. (Previously presented) The method of claim 42, further comprising, during the delay, presenting the at least one financial message through the user interface to add a touchpoint to the at least one financial message, the touchpoint being a personalized message to the individual client.

44. (Canceled)

45. (Previously presented) The method of claim 42, further comprising:
presenting the registered user preferences for the individual clients through a user interface; and

receiving user commands input through the user interface;

modifying the registered user preferences for the individual clients according to the user commands.

46. (Previously presented) The method of claim 45, wherein the user commands that modify the registered user preferences comprise at least one of editing the registered user preferences of the individual clients and designating additional user preferences to register for the individual clients.